

410 Recd CT/PTO 17 SEP 1999

FORM PTO-1390  
(REV. 1-98)

U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

ATTORNEY'S DOCKET NUMBER

CITI0058-US

TRANSMITTAL LETTER TO THE UNITED STATES  
DESIGNATED/ELECTED OFFICE (DO/EO/US)  
CONCERNING A FILING UNDER 35 U.S.C. 371

U.S. APPLICATION NO. (If known, see 37 CFR 1.5)

09/381243

INTERNATIONAL APPLICATION NO.  
PCT/US98/03800INTERNATIONAL FILING DATE  
17 March 1998PRIORITY DATE CLAIMED  
18 March 1997

## TITLE OF INVENTION

METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A GUARANTEED MINIMUM VALUE

## APPLICANT(S) FOR DO/EO/US

Charles R. HASKINS


Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:

1. ☒ This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.
2. ☐ This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.
3. ☒ This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b) and PCT Articles 22 and 39(1).
4. ☒ A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date.
5. ☒ A copy of the International Application as filed (35 U.S.C. 371(c)(2))
  - a. ☐ is transmitted herewith (required only if not transmitted by the International Bureau).
  - b. ☐ has been transmitted by the International Bureau.
  - c. ☒ is not required, as the application was filed in the United States Receiving Office (RO/US).
6. ☐ A translation of the International Application into English (35 U.S.C. 371(c)(2)).
7. ☐ Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))
  - a. ☐ are transmitted herewith (required only if not transmitted by the International Bureau).
  - b. ☐ have been transmitted by the International Bureau.
  - c. ☐ have not been made; however, the time limit for making such amendments has NOT expired.
  - d. ☐ have not been made and will not be made.
8. ☐ A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371 (c)(3)).
9. ☒ An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).
10. ☐ A translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).

Items 11. to 16. below concern document(s) or information included:

11. ☒ An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
12. ☐ An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.
13. ☐ A FIRST preliminary amendment.  
☐ A SECOND or SUBSEQUENT preliminary amendment.
14. ☐ A substitute specification.
15. ☐ A change of power of attorney and/or address letter.
16. ☒ Other items or information:

CLAIM TO PRIORITY UNDER 35 USC 119.

U.S. APPLICATION NO. 09/381243		INTERNATIONAL APPLICATION NO. PCT/US98/03800		ATTORNEY'S DOCKET NUMBER CITI0058-US			
17. <input checked="" type="checkbox"/> The following fees are submitted: BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)): Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO ..... \$1070.00  International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO ..... \$930.00  International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO ..... \$790.00  International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4) ..... \$720.00  International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4) ..... \$98.00  <b>ENTER APPROPRIATE BASIC FEE AMOUNT =</b>				CALCULATIONS PTO USE ONLY          <table border="1"> <tr> <td>\$</td> <td>96.00</td> </tr> </table>		\$	96.00
\$	96.00						
Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(e)).				<table border="1"> <tr> <td>\$</td> <td></td> </tr> </table>		\$	
\$							
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	\$			
Total claims	46 - 20 =	26	x \$22.00	\$	468.00		
Independent claims	9 - 3 =	6	x \$82.00	\$	468.00		
MULTIPLE DEPENDENT CLAIM(S) (if applicable)			+ \$270.00	\$	00.00		
<b>TOTAL OF ABOVE CALCULATIONS =</b>				\$	936.00		
Reduction of 1/2 for filing by small entity, if applicable. A Small Entity Statement must also be filed (Note 37 CFR 1.9, 1.27, 1.28).				\$	00.00		
<b>SUBTOTAL =</b>				\$	936.00		
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(f)).				\$			
<b>TOTAL NATIONAL FEE =</b>				\$	1,032.00		
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property +				\$			
<b>TOTAL FEES ENCLOSED =</b>				\$	1,032.00		
Amount to be refunded:				\$			
charged:				\$			
a. <input checked="" type="checkbox"/> A check in the amount of \$ <u>1,032.00</u> to cover the above fees is enclosed.  b. <input type="checkbox"/> Please charge my Deposit Account No. <u>11-0855</u> in the amount of \$ _____ to cover the above fees. A duplicate copy of this sheet is enclosed.  c. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. <u>11-0855</u> . A duplicate copy of this sheet is enclosed.							
NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137 (a) or (b)) must be filed and granted to restore the application to pending status.							
SEND ALL CORRESPONDENCE TO:  George T. Marcou Kilpatrick Stockton LLP 700 Thirteenth Street, N.W. Suite 800 Washington, DC 20005							
				 SIGNATURE George T. Marcou NAME 33,014 REGISTRATION NUMBER DATE			

Docket No. CITI0058-US

514 Rec'd PCT/PTO PATENT 09/381243 17 SEP 1999

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Charles R. HASKINS

NEW APPLICATION BRANCH

Serial No. U.S. National Phase Appln. of  
Int'l. Appln. PCT/US98/03800

Filed: Herewith

For: METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A  
GUARANTEED MINIMUM VALUE RETURN ON SELECT INVESTMENTS

**CLAIM TO PRIORITY UNDER 35 U.S.C. § 119**

Assistant Commissioner for Patents  
Washington, D.C. 20231


Sir:

The benefit of the filing date of the following prior application filed in the  
following foreign country is hereby requested and the right of the priority provided under  
35 U.S.C. § 119 is hereby claimed:

PCT Application No. PCT/US98/03800, filed March 17, 1998; and  
U.S. Provisional Application No. 60/041,394, filed on March 18, 1997.

Respectfully submitted,

Date: Sept 17, 1999  
KILPATRICK STOCKTON LLP  
700 13th Street, N.W., Suite. 800  
Washington, D.C. 20005  
(202) 508-5800  
63231.1

  
George T. Marcou  
Registration No. 33,014